

## 2012 City of Evans Benefits Summary

This summary is a brief outline of the benefits provided for City of Evans employees. Please see certificate of coverage for more details.

Medical Insurance		This summary does not include all services or charges.		
Great West/CIGNA		Network PPO Option		Network HDHP Option
Annual Deductible		\$ 1,000 individual \$ 3,000 family		\$ 2,500 individual \$ 7,500 family
Out-of-Pocket Maximum (includes deductible) Maximum Lifetime Benefit		\$ 3,000 individual \$ 9,000 family \$2,000,000		\$ 3,000 individual \$ 9,000 family
Office Visits Physician Specialist Urgent Care		\$25 co-pay per visit \$35 co-pay per visit \$50 co-pay per visit		Plan pays 90% after deductible Plan pays 90% after deductible
Emergency Services		\$150 co-pay per visit and U&C charges		Plan pays 90% after deductible
Preventive Care		100% covered		100% covered
Inpatient Hospitalization		Plan pays 80% after deductible		Plan pays 90% after deductible
Outpatient Surgery		Plan pays 80% after deductible		Plan pays 90% after deductible
Lab & X-Ray		Plan pays 80%		Plan pays 90% after deductible
MRI, nuclear medicine and other high tech services		Plan pays 80%		Plan pays 90% after deductible
Chiropractic Care (limited to 20 visits per calendar year)		\$35 co-pay per visit		Plan pays 90% after deductible
Prescription Drug Coverage Tier 1/ Tier 2/ Tier 3/ Tier 4		\$5/\$25/\$50/20% to \$150		Plan pays 100% generic preventive Rx; Plan pays 90% after deductible for other Rx
Employee Pay Period Contributions	PPO Option		HDHP Option	
	Total Monthly Rate	Employee Pay Period Contribution	Total Monthly Rate	Employee Pay Period Contribution
Employee Only	\$ 612.60	\$ 42.41 /pp	\$ 454.33	\$ 0
Employee + Spouse	\$ 1,265.76	\$ 154.74 /pp	\$ 934.24	\$ 44.30 /pp
Employee + Child(ren)	\$ 1,147.00	\$ 130.07 /pp	\$ 846.99	\$ 36.24 /pp
Employee + Family	\$ 1,800.14	\$ 265.72 /pp	\$ 1,326.90	\$ 80.54 /pp

Waiting period: Coverage commences first of the month following 30 days of employment.

Dental Insurance		This summary does not include all services or charges.	
Assurant			
Annual Deductible		\$ 50 individual \$150 family	
Diagnostic and Preventive Services		You pay 0%	
Basic Services		You pay 20% after deductible	
Major Services		You pay 50% after deductible	
Orthodontia		Not Covered	
Calendar Year Maximum Benefit		\$1,000 per individual	
Waiting Period		There is a 6 month waiting period for Basic services and 12 month waiting period for Major services, unless you enroll when you are first eligible for benefits	
Employee Pay Period Contributions			
Employee Only		\$ 0.00	
Employee + Spouse		\$ 11.91/pp	
Employee + Child(ren)		\$ 14.59/pp	
Employee + Family		\$ 22.05/pp	

The City of Evans offers a self-insured dental plan administered by Assurant Dental. The dental plan offers in-network and out-of-network benefits. There are diagnostic and preventive services that are covered

At 100%, including exams, cleanings, and x-rays. Basic and major services are subject to a \$50 calendar year deductible (family deductible of \$150). Maximum benefit is \$1,000 per person per calendar year.

Waiting period: Coverage commences first of the month following 30 days of employment.

Vision Insurance		This summary does not include all services or charges.	
EyeMed	Exam co-pay	\$0	
	Materials co-pay	\$25	
	Every 12 months	Exam and lenses or contacts	
	Every 24 months	Frames	
	Plan benefits are subject to maximum allowances.		
Employee Pay Period Contributions			
Employee Only		\$	0.00
Employee + Spouse		\$	2.69 /pp
Employee + Child(ren)		\$	2.99 /pp
Employee + Family		\$	5.80 /pp
Vision Insurance is provided through EyeMed Vision. EyeMed offers in-network and out-of-network benefits. The insurance provides an eye exam plus lenses or contacts once every twelve months. \$0 co-pay. Services subject to benefit limits based on in-network and out-of-network services accordingly.			
Waiting period: Coverage commences first of the month following 30 days of employment.			

Short Term Disability (STD)			
<b>Standard Insurance Company</b> (Uniformed Police and Fire Personnel Only)		<b>Elimination Period</b>	15 days sickness / 15 days disability
		<b>Percentage of Income Replaced</b>	60% of salary
		<b>Maximum Weekly Benefit</b>	\$1,500
City of Evans pays for the full cost of this coverage.			

Short Term Disability (STD)			
<b>Lincoln Financial Group</b> (All Other Eligible Employees)		<b>Elimination Period</b>	15 days sickness / 15 days disability
		<b>Percentage of Income Replaced</b>	60% of salary
		<b>Maximum Weekly Benefit</b>	\$1,500
City of Evans pays for the full cost of this coverage.			

Long Term Disability (LTD)			
<b>Lincoln Financial Group</b> (Excludes Uniformed Police and Fire Personnel; disability through FPPA)		<b>Elimination Period</b>	90 days
		<b>Percentage of Income Replaced</b>	60% of salary
		<b>Maximum Monthly Benefit</b>	\$6,000
City of Evans pays for the full cost of this coverage.			

Supplemental Insurance			
<b>Colonial Insurance</b>		Optional supplemental Insurance is offered by Colonial Insurance.	

Life Insurance and AD&D			
		Life Insurance and AD&D is provided through Lincoln Financial. The City pays for the entire premium of life insurance. Coverage is the greater of \$25,000 or 1X annual salary up to \$100,000. Accident Death and Dismemberment (AD&D) insurance is also provided along with the life policy.	
		Waiting period: Coverage commences first of the month following 30 days of employment.	

Health Savings Account (HSA)							
Rocky Mountain Reserve	<p>A Health Savings Account is a tax exempt account with a financial institution (Bancorp) in which you accumulate savings to pay for medical expenses. Contributions are TAX DEDUCTIBLE and income earned on funds in the HSA are 100% TAX FREE. An HSA allows you to enjoy tax reductions while having affordable premiums and decreasing your out-of-pocket expenses without risking your insurance protection.</p> <p><b><u>2012</u></b></p> <table><tr><td>Single Max Contributions</td><td>\$3,100</td></tr><tr><td>Family Maximum Contributions</td><td>\$6,250</td></tr><tr><td>Catch up (over age 55)</td><td>\$1,000</td></tr></table> <p>** If you enroll in the HDHP/HSA, City of Evans will contribute \$800 for employee coverage and \$1,000 for dependent coverage into the employee's HSA account.</p> <p><b><i>You must re-enroll every year for this benefit.</i></b></p>	Single Max Contributions	\$3,100	Family Maximum Contributions	\$6,250	Catch up (over age 55)	\$1,000
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Family Maximum Contributions	\$6,250						
Catch up (over age 55)	\$1,000						

<b>Flexible Spending Account (FSA)</b>											
<b>Rocky Mountain Reserve</b>	<p>On a pre-tax basis, you may contribute a maximum of \$5,000 per plan year to the Health Care Spending Account to pay for medical expenses that are not covered under a medical, dental or vision plan (for example, co-payments, co-insurance, and deductible obligations). You may also contribute a maximum of \$5,000 per plan year to the Dependent Care Spending Account to cover day care expenses for a dependent child or a disabled dependent requiring day care.</p> <p><b>You must re-enroll every year for this benefit.</b></p>										
<b>Workers' Compensation</b>											
<b>Pinnacol Assurance</b>	<p>The City provides workers' compensation insurance coverage at no cost to the employee. Workers' Compensation Insurance pays for an employee's medical expenses for injuries incurred while on the job. Any employee unable to work due to one or more on-the-job injuries or job-related illnesses may be granted medical leave.</p>										
<b>Holidays</b>											
	<p>Employees shall be granted 10 holidays plus one floating holiday each year as approved by City Council. The City Council approves a resolution each year designating the specific days in which the holidays will be observed. Except for those employees for whom a different holiday system or schedule is specified per policy, each full-time employee shall receive full pay for time off for observance.</p>										
<b>Vacation Leave</b>											
<p><b>Employees accrue vacation leave based on the following schedule:</b></p> <p><b>Vacation accrual begins on the first day of continuous full-time employment. Employees are eligible to take vacation once earned with supervisory approval.</b></p>	<p><u>Length of Continuous Service    Accrual Rate in Hours Per Month</u></p> <table> <tr> <td>&lt; 5 years</td><td>8</td></tr> <tr> <td>&gt; 5 &amp; &lt; 10 Years</td><td>10</td></tr> <tr> <td>&gt; 10 &amp; &lt; 15 Years</td><td>12</td></tr> <tr> <td>&gt; 15 &amp; &lt; 20 Years</td><td>14</td></tr> <tr> <td>Year 20 &amp; &gt;</td><td>16</td></tr> </table>	< 5 years	8	> 5 & < 10 Years	10	> 10 & < 15 Years	12	> 15 & < 20 Years	14	Year 20 & >	16
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<b>Health Leave</b>											
	<p>Employees are provided 8 hours of health leave for each full month worked during an employee's absence from scheduled working hours due to personal sickness or off-the-job injury; sickness or injury of an employee's immediate, household family member requiring the employee's personal care and attendance; and medical/dental appointments for the employee or the employee's immediate, household dependents.</p>										
<b>Personal Leave</b>											
	<p>Employees may convert accrued and unused health leave into personal leave credit at a ratio of 2:1 (health leave: personal leave) after accruing 192 hours of health leave. A maximum of 24 hours personal leave will be allowed each calendar year.</p>										
<b>Parental Involvement in k-12 Education Leave</b>											
	<p>Non-executive or non-supervisory capacity employees who are parents or legal guardians of children enrolled in public, private school grades K – 12 or a home-based educational program are granted job-protected time off to attend academic activities such as: parent-teacher conferences, special education services, response to intervention, dropout prevention, attendance, truancy; or disciplinary issues. Full-time employees may take up to a maximum of 18 hours in any academic year to attend such activities. Part-time employee leave is prorated based on the percentage of a full-time schedule the employee works. Employees are entitled to take leave, not to exceed six hours in any one-month period and be taken in no longer than three-hour increments to attend such activities. Employees are required to use accrued paid leave which may include compensatory time, or vacation leave while taking Parental Involvement Leave. Further leave may be granted where an employee has exhausted accrued paid leave. The employer has the right to require a leave request from the employee as well as the right to deny leave under emergency circumstances. Please contact your supervisor or Human Resources for eligibility information.</p>										

Retirement Plan – Great-West Retirement									
Type of Plan	401 (k) Retirement Plan								
Purpose of Plan	To provide a tax-sheltered retirement benefit to employees and encourage employee contributions toward a retirement plan.								
Eligibility	All full-time employees. New hires are eligible to participate and receive the employer match, the first of the month following 30 days of employment. Employees are eligible for the City contribution, the first of the month following one year of employment. Rollovers from other eligible plans are accepted.								
City Match	City will match 100% of contributions up to 4%.								
Employee Contribution	Employee Elective Deferral (Pre-tax or After-Tax Contributions)								
City Contribution	3% of employees base wages. Note: City pays all administrative costs.								
Withdrawal & Loan Provisions	Subject to IRS rules and regulations.								
Investment of Funds	Employees may direct their investments into different funds.								
Vesting	Employee contributions and earnings are 100% vested. The City's contributions and earnings will be vested according to the following schedule: <table border="1"> <thead> <tr> <th><i>Years of Service</i></th><th><i>Vested Interest</i></th></tr> </thead> <tbody> <tr> <td>1</td><td>30%</td></tr> <tr> <td>2</td><td>60%</td></tr> <tr> <td>3</td><td>100%</td></tr> </tbody> </table>	<i>Years of Service</i>	<i>Vested Interest</i>	1	30%	2	60%	3	100%
<i>Years of Service</i>	<i>Vested Interest</i>								
1	30%								
2	60%								
3	100%								

FPPA (including uniformed Fire and Police personnel only)	
Carrier	Fire and Police Pension Association (FPPA).
Pre-Existing	Hired on or after September 1, 1989, must fill out Statewide Standard Health History Form.
Benefit Description	New employee contribution is 8% of base pay with an equal 8% match by employer. Death/Disability is 2.6% of base pay per month paid for by the employee. Subject to FPPA rules and regulations.

Employee Assistance Program (EAP)	
	The Employee Assistance Program is a confidential, short-term counseling and referral system designed to help employees and their families deal with problems of personal or family in nature. Telephone access is available 24-hours a day, seven days a week for support, guidance and resources. In addition to 24-hour telephone access, up to four in-person counseling sessions are available per person, per incident, per year at no cost.

Tuition Reimbursement	
	Employees may be eligible for educational reimbursement with department director and City Manager approval received prior to enrollment for classes that will mutually benefit the City and the employee.

Pay Incentive Programs	
	Upon City Council's approval annually, Educational Incentive Pay, Bi-lingual Language Incentive Pay, Lateral Assignment Incentive Pay and Differential Pay, may be paid to qualifying employees.

Recreation Access	
	As part of a wellness benefit, employees are offered access to the recreation center free of charge. This is considered a taxable fringe benefit. Employees that utilize this benefit will be taxed on the value of usage from their wages annually. Employees will be asked to obtain an ID card for admission into the center. Immediate family members are eligible to purchase a discount pass at a rate of \$15.00 for a 30-visit punch card.

\* This benefit summary is neither an express nor implied contract, and the City of Evans retains the right to change, delete, or modify any benefit as authorized by applicable law. This summary in no way replaces the information contained in the Employee Handbook and other benefit documents. Employees should refer to the Employee Handbook and other benefit plan documents for more details regarding eligibility, definitions, procedures, limitations, and exclusions.

This summary represents a condensed version of the plan/policy provisions. Therefore, the wording in some instances may not always be exactly as it would appear in the plan document or policy. The right to any benefit and the amount of any benefit will be determined based on the terms and conditions of the applicable plan/policy. No rights accrue by reason of any statement omitted from or stated in this summary. Every effort has been made to ensure that the information in this statement is accurate; however no warranty of complete accuracy is made. This report does not in any way constitute a contract of employment. City of Evans reserves the right to amend pay and benefits at any time without notice. If you feel an error has been made or have any questions, please contact Human Resources.